

Equator Principles Annual Report

June 2025

Banco Internacional del Perú S.A.A.

2024 Equator Principles Report

1. EQUATOR PRINCIPLES AND INTERBANK'S ADHERENCE

The [Equator Principles](#) (EPs) are a voluntary framework and arrangements for financial institutions around the world to identify, assess and manage the environmental and social risks of financing large-scale projects.

As a voluntary signatory to the Equator Principles since 2023, Interbank implement its Environmental and Social Risk Analysis (ESRA) processes aligning to the latest (fourth) iteration of the Equator Principles ("EP4"), that came into effect on 1 October 2020, and IFC Performance Standards. The updated version of our ESRA was internally approved in May 2023 and in June 2023 our Board of Directors approved the ESRA Policy.

Our ESRA Policy establishes the guidelines for social and environmental risk management of the Bank's commercial financing portfolio. For more information, please visit our [Environmental and Social Risk Analysis Policy](#) which is currently available in our web.

2. SCOPE

Our ESRA system applies to:

- Advisory service for project financing when the total estimated investment in the project exceeds US\$10 million.
- Financing of a project when the total estimated investment in the project exceeds US\$ 10 million.
- Corporate loans more than US\$10 million to primary suppliers of a project.
- Bridge loan for the financing of a project requiring an estimated total investment of more than US\$10 million.
- Credits to a non-retail customer related to a stage of a project, provided the following conditions are met: (i) the customer's total amount of credits related to the project in the financial system amounts to at least US\$ 50 million; and (ii) the customer's total amount of credits related to the project in the company (before syndication or resale) is at least US\$ 25 million.
- Project-related refinance and project-related acquisition finance of the above-mentioned financings.

3. ENVIRONMENTAL AND SOCIAL RISK ANALYSIS PROCESS

Our ESRAS is aligned with the IFC's Performance Standards and Equator Principles, and is divided into three stages, as defined below. This has been incorporated in Interbank's credit and risk management policies and procedures with clear responsibilities across corporate commercial and credit risk management.

a. Initial Review

The Exclusion List serves as the primary filter in environmental and social evaluations to prevent financing illegal or excessively harmful activities. If an operation is not on the Exclusion List, a questionnaire must be completed to determine if the E&S Due Diligence Evaluation applies. This questionnaire assesses criteria such as financing amounts, client activity type, and use of proceeds. Commercial executives are responsible for this initial review.

b. E&S Due Diligence Evaluation

For financing that qualifies, an initial evaluation categorizes the environmental and social risk as A, B, or C based on the questionnaire's answers. This evaluation measures the likelihood of high to low environmental or social impact and is conducted by a commercial executive or an external expert. Based on the results, an Environmental and Social Risk Management Plan is established and reviewed with Credit Risk Management.

Interbank assesses project risks and impacts according to the Equator Principle 1 (Review and Categorization), classifying projects as:

- Category A: operations with potentially significant adverse environmental and social risks and/or impacts that are diverse, irreversible or unprecedented.
- Category B: operations with limited potential adverse social or environmental risks and/or impacts that are few in number, generally localized to specific sites, reversible and easily addressed through mitigation measures.
- Category C: operations with minimal or no adverse environmental and social impacts.

c. Management and Monitoring Program

Based on the category and questionnaire findings, support is provided to help clients align with requirements, mitigating significant environmental and social risks through corrective action plans and monitoring measures. The Risk Credit Monitoring Management is responsible for executing the monitoring phase.

4. TRANSACTION FINANCED UNDER THE EQUATOR PRINCIPLES

As required by the Equator Principles, we report the number of transactions we have assessed between January 1, 2024, and December 31, 2024, using the Principles:

- Project Finance: There was no EPs-applied project financing deal between January 1, 2024, and December 31, 2024. For more information, check the table below:

Number of projects by category	Category A	Category B	Category C
	0	0	0
Breakdown of the number of projects by category			
Sector	Category A	Category B	Category C
Mining	0	0	0
Infrastructure	0	0	0
Oil & Gas	0	0	0
Power	0	0	0
Others	0	0	0
Region	Category A	Category B	Category C
Americas	0	0	0
Europe, Middle East & Africa	0	0	0
Asia Pacific	0	0	0
Country Designation	Category A	Category B	Category C
Designated Country	0	0	0
Non Designated Country	0	0	0
Both	0	0	0
Independent Review	Category A	Category B	Category C
Yes	0	0	0
No	0	0	0

- Project Finance Advisory Services: No transactions
- Project-Related Corporate Loans: No transactions
- Project-Related Refinance: No transactions
- Project-Related Acquisition Finance: No transactions
- Bridge Loans: No transactions